The ring volume is annoying, but more offensive is that cell phone users speak loudly. It is totally unnecessary, which is why I always approach cell phone users and ask them to lower their voice. It is usually not taken well by the cell phone user; however, I will continue to ask them to lower their voice as long as they continue to talk and disrupt my space. So, yes, I can see how there could most definitely be some unruliness on airplanes if cell phones are allowed. Most people are just not considerate of others.